

<b>Information to identify the case:</b>			
Debtor 1:	<b>Christmas Etienne</b>		Social Security number or ITIN: xxx-xx-9218
	First Name	Middle Name	Last Name
Debtor 2:	<b>Marie N. Etienne</b>		Social Security number or ITIN: xxx-xx-4208
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 2/22/17
Case number:	17-13322-MBK		Date case converted to chapter: 7 4/11/19

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christmas Etienne	Marie N. Etienne
2. All other names used in the last 8 years		
3. Address	12 Brandywine Circle Piscataway, NJ 08854	12 Brandywine Circle Piscataway, NJ 08854
4. Debtor's attorney Name and address	Stephen M. Goldberg Stephen M. Goldberg, PC 917 N. Washington Avenue Green Brook, NJ 08812-2614	Contact phone (732) 752-8834
5. Bankruptcy trustee Name and address	Andrea Dobin McManimon, Scotland & Baumann, LLC 427 Riverview Plaza Trenton, NJ 08611	Contact phone (609) 695-6070

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 4/12/19
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>May 10, 2019 at 12:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 7/9/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

Certificate of Notice Page 3 of 6

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christmas Etienne  
 Marie N. Etienne  
 Debtors

Case No. 17-13322-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

Page 1 of 3  
 Total Noticed: 65

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2019.

db/jdb +Christmas Etienne, Marie N. Etienne, 12 Brandywine Circle, Piscataway, NJ 08854-2705  
 aty +Dorothy L. Wright, Stephen M. Goldberg, PC, 917 N. Washington Avenue,  
 Green Brook, NJ 08812-2614  
 516657840 CCI/Contract Callers Inc, Contract Callers Inc. Cci, Augusta, GA 30901  
 516657841 +Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 516907503 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 516901416 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 516657851 +Equifax Credit Information Services, P O Box 740241, Atlanta, GA 30374-0241  
 516657852 +Experian, P O Box 2002, Allen, TX 75013-2002  
 516657862 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)  
 516657861 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 516909945 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,  
 Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 516657865 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
 516657870 +TransUnion, P O Box 2000, Chester, PA 19016-2000  
 516685122 +US Dept. of HUD, 451 7th St. S.W., Washington, DC 20410-0001  
 516657872 +Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999  
 516657871 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bk2notices@smgpc.com Apr 13 2019 00:56:52 Stephen M. Goldberg,  
 Stephen M. Goldberg, PC, 917 N. Washington Avenue, Green Brook, NJ 08812-2614  
 tr +EDI: BADOBIN.COM Apr 13 2019 04:23:00 Andrea Dobin, McManimon, Scotland & Baumann, LLC,  
 427 Riverview Plaza, Trenton, NJ 08611-3420  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2019 00:58:05 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 13 2019 00:58:02 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516657835 +EDI: CAPITALONE.COM Apr 13 2019 04:23:00 Capital One, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 516657834 +EDI: CAPITALONE.COM Apr 13 2019 04:23:00 Capital One, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 516657837 +EDI: CAPITALONE.COM Apr 13 2019 04:23:00 Capital One Na, Po Box 26625,  
 Richmond, VA 23261-6625  
 516657836 +EDI: CAPITALONE.COM Apr 13 2019 04:23:00 Capital One Na, Attn: Bankruptcy Dept,  
 Po Box 30258, Salt Lake City, UT 84130-0258  
 516890997 EDI: BL-BECKET.COM Apr 13 2019 04:23:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 516680567 +E-mail/Text: bankruptcy@flagshipcredit.com Apr 13 2019 00:58:22 CarFinance Capital,  
 P.O. Box 3807, Coppell, TX 75019-5877  
 516657838 +E-mail/Text: bankruptcy@flagshipcredit.com Apr 13 2019 00:58:22 Carfinance.com,  
 7525 Irvine Center Dr St, Irvine, CA 92618-3066  
 516657842 +EDI: CITICORP.COM Apr 13 2019 04:23:00 Citibank/Goodyear, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 516657843 +EDI: WFNNB.COM Apr 13 2019 04:23:00 Comenity Bank/Arizona Mail Order, Po Box 182125,  
 Columbus, OH 43218-2125  
 516657844 +EDI: WFNNB.COM Apr 13 2019 04:23:00 Comenity Bank/Arizona Mail Order, Po Box 182789,  
 Columbus, OH 43218-2789  
 516657846 +EDI: WFNNB.COM Apr 13 2019 04:23:00 Comenity Bank/Bedford Fair, 995 W 122nd Ave,  
 Westminster, CO 80234-3417  
 516657845 +EDI: WFNNB.COM Apr 13 2019 04:23:00 Comenity Bank/Bedford Fair, Po Box 182125,  
 Columbus, OH 43218-2125  
 516657848 +EDI: WFNNB.COM Apr 13 2019 04:23:00 Comenitycapital/haband, 4590 E Broad St,  
 Columbus, OH 43213-1301  
 516657847 +EDI: WFNNB.COM Apr 13 2019 04:23:00 Comenitycapital/haband, Po Box 182125,  
 Columbus, OH 43218-2125  
 516657850 +EDI: CRFRSTNA.COM Apr 13 2019 04:23:00 Credit First/CFNA, 6275 Eastland Rd,  
 Brookpark, OH 44142-1399  
 516657849 +EDI: CRFRSTNA.COM Apr 13 2019 04:23:00 Credit First/CFNA, Bk13 Credit Operations,  
 Po Box 818011, Cleveland, OH 44181-8011  
 516906214 +EDI: AIS.COM Apr 13 2019 04:23:00 Directv, LLC, by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 516657855 EDI: FORD.COM Apr 13 2019 04:23:00 Ford Motor Credit, National Bankruptcy Service Center,  
 Po Box 62180, Colorado Springs, CO 80962  
 516664471 EDI: FORD.COM Apr 13 2019 04:23:00 Ford Motor Credit Company, LLC, Dept. 55953,  
 P.O. Box 55000, Detroit, MI 48255-0953  
 516657853 +EDI: BLUESTEM Apr 13 2019 04:23:00 Fingerhut, 6250 Ridgewood Rd,  
 St Cloud, MN 56303-0820

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 3  
Total Noticed: 65

Date Rcvd: Apr 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516657854 +EDI: BLUESTEM Apr 13 2019 04:23:00 Fingerhut, 6250 Ridgewood Road,  
Saint Cloud, MN 56303-0820  
516657856 +EDI: FORD.COM Apr 13 2019 04:23:00 Ford Motor Credit, Po Box Box 542000,  
Omaha, NE 68154-8000  
516657858 +EDI: IIC9.COM Apr 13 2019 04:23:00 IC Systems, Inc, Po Box 64378,  
Saint Paul, MN 55164-0378  
516657857 +EDI: IIC9.COM Apr 13 2019 04:23:00 IC Systems, Inc, 444 Highway 96 East,  
St Paul, MN 55127-2557  
516657859 +EDI: CBSKOHL.S.COM Apr 13 2019 04:23:00 Kohls/Capital One, Kohls Credit, Po Box 3043,  
Milwaukee, WI 53201-3043  
516657859 +E-mail/Text: bncnotices@becket-lee.com Apr 13 2019 00:57:25 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
516657860 +EDI: CBSKOHL.S.COM Apr 13 2019 04:23:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-5660  
516657860 +E-mail/Text: bncnotices@becket-lee.com Apr 13 2019 00:57:25 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
516838187 +EDI: MID8.COM Apr 13 2019 04:23:00 MIDLAND FUNDING LLC, PO BOX 2011,  
WARREN, MI 48090-2011  
516921293 EDI: PRA.COM Apr 13 2019 04:23:00 Portfolio Recovery Associates, LLC,  
c/o Bedford Fair Apparel, POB 41067, Norfolk VA 23541  
516920463 EDI: PRA.COM Apr 13 2019 04:23:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541  
516920543 EDI: PRA.COM Apr 13 2019 04:23:00 Portfolio Recovery Associates, LLC,  
c/o DIRECT MERCHANTS BANK, POB 41067, Norfolk VA 23541  
516920563 EDI: PRA.COM Apr 13 2019 04:23:00 Portfolio Recovery Associates, LLC, c/o Goodyear,  
POB 41067, Norfolk VA 23541  
516921294 EDI: PRA.COM Apr 13 2019 04:23:00 Portfolio Recovery Associates, LLC, c/o Haband,  
POB 41067, Norfolk VA 23541  
516920546 EDI: PRA.COM Apr 13 2019 04:23:00 Portfolio Recovery Associates, LLC,  
c/o Sears/Orchard Bank, POB 41067, Norfolk VA 23541  
516657863 +EDI: RESURGENT.COM Apr 13 2019 04:23:00 Pinnacle Credit Services, Po Box 640,  
Hopkins, MN 55343-0640  
516657864 +EDI: RESURGENT.COM Apr 13 2019 04:23:00 Pinnacle Credit Services, Po Box 10497,  
Greenville, SC 29603-0497  
516864926 EDI: Q3G.COM Apr 13 2019 04:23:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
516657866 +E-mail/Text: bankruptcy@savit.com Apr 13 2019 00:59:06 Savit Coll, Po Box 250,  
East Brunswick, NJ 08816-0250  
516657867 +E-mail/Text: bankruptcy@savit.com Apr 13 2019 00:59:05 Savit Coll, 46 W Ferris St,  
East Brunswick, NJ 08816-2159  
516657869 EDI: RMSC.COM Apr 13 2019 04:23:00 Synchrony Bank/Walmart, Po Box 965024,  
El Paso, TX 79998  
516657868 +EDI: RMSC.COM Apr 13 2019 04:23:00 Synchrony Bank/Walmart, Po Box 965064,  
Orlando, FL 32896-5064  
516657873 +E-mail/Text: collect@williamsalexander.com Apr 13 2019 00:57:44 Waassociates, Po Box 2148,  
Wayne, NJ 07474-2148  
516657874 +E-mail/Text: collect@williamsalexander.com Apr 13 2019 00:57:44 Waassociates,  
1479 Route 23 South, Wayne, NJ 07470-7507  
516771813 EDI: WFFC.COM Apr 13 2019 04:23:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se,  
PO Box 19657, Irvine, CA 92623-9657  
516657875 +EDI: WFFC.COM Apr 13 2019 04:23:00 Wells Fargo Dealer Services, Po Box 3569,  
Rancho Cucamonga, CA 91729-3569  
516657876 +EDI: WFFC.COM Apr 13 2019 04:23:00 Wells Fargo Dealer Services, Po Box 1697,  
Winterville, NC 28590-1697

TOTAL: 51

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516657839 ##+CCI/Contract Callers Inc, Po Box 3000, Augusta, GA 30914-3000

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 309A

Page 3 of 3  
Total Noticed: 65

Date Rcvd: Apr 12, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0